

---

**State:** Arkansas **Filing Company:** CMFG Life Insurance Company  
**TOI/Sub-TOI:** A02I Individual Annuities- Deferred Non-Variable/A02I.004 Modified Single Premium  
**Product Name:** MEMBERS Select II Fixed Annuity 2012 NonPar  
**Project Name/Number:** MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND

## Filing at a Glance

Company: CMFG Life Insurance Company  
Product Name: MEMBERS Select II Fixed Annuity 2012 NonPar  
State: Arkansas  
TOI: A02I Individual Annuities- Deferred Non-Variable  
Sub-TOI: A02I.004 Modified Single Premium  
Filing Type: Form  
Date Submitted: 10/31/2012  
SERFF Tr Num: CUNA-128657967  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 2012-SPDAAMEND  
  
Implementation: On Approval  
Date Requested:  
Author(s): Kari Hamrick, Kathy Strauser, Kimberly Steggall  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 11/06/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

---

|                             |   |                        |                             |
|-----------------------------|---|------------------------|-----------------------------|
| <b>State:</b>               | Arkansas  | <b>Filing Company:</b> | CMFG Life Insurance Company |
| <b>TOI/Sub-TOI:</b>         | A02I Individual Annuities- Deferred Non-Variable/A02I.004 Modified Single Premium |                        |                             |
| <b>Product Name:</b>        | MEMBERS Select II Fixed Annuity 2012 NonPar                                       |                        |                             |
| <b>Project Name/Number:</b> | MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND                        |                        |                             |

## General Information

Project Name: MEMBERS Select II Fixed Annuity 2012 NonPar

Status of Filing in Domicile: Authorized

Project Number: 2012-SPDAAMEND

Date Approved in Domicile: 10/22/2012

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/06/2012

State Status Changed: 11/06/2012

Deemer Date:

Created By: Kathy Strauser

Submitted By: Kathy Strauser

Corresponding Filing Tracking Number:

### Filing Description:

This filing is being submitted for your review and approval. It contains no unusual or possibly controversial items from normal company or industry standards.

Form 2012-SPDAAMEND Amendment to Single Premium Deferred Annuity Contract, is a new form and will be used to amend previously-approved contract form 2002-SPDA, approved by the Department on February 14, 2002, and subsequently amended on July 18, 2003, by form 2003-SPDAAMEND. The Amendment form changes all references to "participating" to be "non-participating" and removes dividend language from the contract form.

This product will continue to be marketed as a retirement savings vehicle to individuals up to age 90, on a qualified or non-qualified basis, primarily by face-to-face representatives. Our call marketing area may be involved for in-bound calls.

Please note that upon approval, this amendment form will be incorporated into the text of new issues of the contract form listed above, making it non-participating. The non-participating contract form, after incorporation of 2012-SPDAAMEND, was scored under a Flesch analysis to achieve a score of 50.

Effective January 31, 2012, CUNA Mutual Insurance Society changed its name to CMFG Life Insurance Company and reorganized from a mutual insurance company to a stock insurance company within a mutual insurance holding company structure. All regulatory filings for this change have been made with the Department. It is in accordance with this organizational change that the forms of this filing are being submitted so references to dividend language and participating status can be removed.

Thank you for your review of this submission.

## Company and Contact

### Filing Contact Information

Kathy Strauser, Consultant, Ethics & Compliance

kathy.strauser@cunamutual.com

2000 Heritage Way  
Waverly, IA 50677

319-483-3510 [Phone]

**State:** Arkansas **Filing Company:** CMFG Life Insurance Company  
**TOI/Sub-TOI:** A02I Individual Annuities- Deferred Non-Variable/A02I.004 Modified Single Premium  
**Product Name:** MEMBERS Select II Fixed Annuity 2012 NonPar  
**Project Name/Number:** MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND

**Filing Company Information**

|                             |                         |                         |
|-----------------------------|-------------------------|-------------------------|
| CMFG Life Insurance Company | CoCode: 62626           | State of Domicile: Iowa |
| 2000 Heritage Way           | Group Code: 306         | Company Type:           |
| Waverly, IA 50677           | Group Name:             | State ID Number:        |
| (319) 352-4090 ext. [Phone] | FEIN Number: 39-0230590 |                         |

**Filing Fees**

|                  |                                  |
|------------------|----------------------------------|
| Fee Required?    | Yes                              |
| Fee Amount:      | \$50.00                          |
| Retaliatory?     | No                               |
| Fee Explanation: | \$50 per form x 1 form = \$50.00 |
| Per Company:     | No                               |

| Company                     | Amount  | Date Processed | Transaction # |
|-----------------------------|---------|----------------|---------------|
| CMFG Life Insurance Company | \$50.00 | 10/31/2012     | 64446935      |

|                             |   |                        |                             |
|-----------------------------|---|------------------------|-----------------------------|
| <b>State:</b>               | Arkansas  | <b>Filing Company:</b> | CMFG Life Insurance Company |
| <b>TOI/Sub-TOI:</b>         | A021 Individual Annuities- Deferred Non-Variable/A021.004 Modified Single Premium |                        |                             |
| <b>Product Name:</b>        | MEMBERS Select II Fixed Annuity 2012 NonPar                                       |                        |                             |
| <b>Project Name/Number:</b> | MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND                        |                        |                             |

## Correspondence Summary

### Dispositions

| Status          | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 11/06/2012 | 11/06/2012     |

|                             |   |                        |                             |
|-----------------------------|---|------------------------|-----------------------------|
| <b>State:</b>               | Arkansas  | <b>Filing Company:</b> | CMFG Life Insurance Company |
| <b>TOI/Sub-TOI:</b>         | A021 Individual Annuities- Deferred Non-Variable/A021.004 Modified Single Premium |                        |                             |
| <b>Product Name:</b>        | MEMBERS Select II Fixed Annuity 2012 NonPar                                       |                        |                             |
| <b>Project Name/Number:</b> | MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND                        |                        |                             |

## Disposition

Disposition Date: 11/06/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

| Schedule            | Schedule Item   | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Flesch Certification                                  |                      | Yes           |
| Supporting Document | Application   |                      | Yes           |
| Supporting Document | Life & Annuity - Acturial Memo                        |                      | No            |
| Form                | Amendment to Single Premium Deferred Annuity Contract |                      | Yes           |

|                             |   |                        |                             |
|-----------------------------|---|------------------------|-----------------------------|
| <b>State:</b>               | Arkansas  | <b>Filing Company:</b> | CMFG Life Insurance Company |
| <b>TOI/Sub-TOI:</b>         | A021 Individual Annuities- Deferred Non-Variable/A021.004 Modified Single Premium |                        |                             |
| <b>Product Name:</b>        | MEMBERS Select II Fixed Annuity 2012 NonPar                                       |                        |                             |
| <b>Project Name/Number:</b> | MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND                        |                        |                             |

## Form Schedule

| Lead Form Number: 2012-SPDAAMEND |                      |   |                |           |             |                      |                   |                    |
|----------------------------------|----------------------|---|----------------|-----------|-------------|----------------------|-------------------|--------------------|
| Item No.                         | Schedule Item Status | Form Name   | Form Number    | Form Type | Form Action | Action Specific Data | Readability Score | Attachments        |
| 1                                |                      | Amendment to Single Premium Deferred Annuity Contract | 2012-SPDAAMEND | POLA      | Initial     |                      | 50.000            | 2012-SPDAAMEND.pdf |

### Form Type Legend:

|             |   |             |  |
|-------------|---|-------------|--|
| <b>ADV</b>  | Advertising   | <b>AEF</b>  | Application/Enrollment Form                              |
| <b>CER</b>  | Certificate   | <b>CERA</b> | Certificate Amendment, Insert Page, Endorsement or Rider |
| <b>DDP</b>  | Data/Declaration Pages  | <b>FND</b>  | Funding Agreement (Annuity, Individual and Group)        |
| <b>MTX</b>  | Matrix  | <b>NOC</b>  | Notice of Coverage                                       |
| <b>OTH</b>  | Other   | <b>OUT</b>  | Outline of Coverage                                      |
| <b>PJK</b>  | Policy Jacket   | <b>POL</b>  | Policy/Contract/Fraternal Certificate                    |
| <b>POLA</b> | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | <b>SCH</b>  | Schedule Pages   |

*CMFG Life Insurance Company*

Home Office:  
2000 Heritage Way  
Waverly, IA 50677  
800.798.6600

## AMENDMENT TO SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

### FRONT AND BACK COVER PAGES

The phrase "Participating (Limited)" in the short description is deleted. It is replaced with "Non-Participating".

### CONTRACT GUIDE AND INDEX

The Section 12 reference to "Contract Loans and Dividends" is deleted. It is replaced with "Contract Loans".

### Section 12. CONTACT LOANS AND DIVIDENDS

- The Section title is deleted. It is replaced with "**CONTRACT LOANS**".
- **Question 12.4**, "Will dividends be paid?", is deleted in its entirety.

### Section 14. INCOME PAYMENTS

#### Question 14.2:

- **Option 2 – Installment Option:** The last paragraph referencing Dividends is deleted in its entirety.
- **Option 3 – Life Income Option – Guaranteed Period Certain:** The last paragraph referencing Dividends is deleted in its entirety.
- **Option 4 – Joint and Survivor Life Income Option – 10 Year Guaranteed Period Certain:** The last paragraph referencing Dividends is deleted in its entirety.

**CMFG LIFE INSURANCE COMPANY**



President

|                             |   |                        |                             |
|-----------------------------|---|------------------------|-----------------------------|
| <b>State:</b>               | Arkansas  | <b>Filing Company:</b> | CMFG Life Insurance Company |
| <b>TOI/Sub-TOI:</b>         | A021 Individual Annuities- Deferred Non-Variable/A021.004 Modified Single Premium |                        |                             |
| <b>Product Name:</b>        | MEMBERS Select II Fixed Annuity 2012 NonPar                                       |                        |                             |
| <b>Project Name/Number:</b> | MEMBERS Select II Fixed Annuity 2012 NonPar/2012-SPDAAMEND                        |                        |                             |

## Supporting Document Schedules

|                                      |                      | Item Status: | Status Date: |
|--------------------------------------|----------------------|--------------|--------------|
| Satisfied - Item:                    | Flesch Certification |              |              |
| Comments:                            |                      |              |              |
| Attachment(s):                       |                      |              |              |
| AR Readability.pdf                   |                      |              |              |
| AR Rule 19 & 49 & 23-79-138 Cert.pdf |                      |              |              |

|                   |   | Item Status: | Status Date: |
|-------------------|---|--------------|--------------|
| Satisfied - Item: | Application   |              |              |
| Comments:         | Previously-approved application SPDAAPP-2009, approved by the Department on May 11, 2009, under SERFF tracking number CUNA-126128241. |              |              |

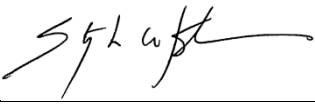


**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** **CMFG Life Insurance Company**

This is to certify that to the best of my knowledge and belief the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

| Form Number    | Score |
|----------------|-------|
| 2012-SPDAAMEND | 50    |
|                |       |
|                |       |
|                |       |
|                |       |

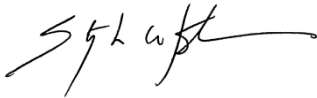
Signed:   
Name: Stephen W. Koslow  
Title: SVP, Chief Ethics & Compliance Officer  
  
Date: October 26 , 2012

## **Certificate of Compliance with Arkansas Rule and Regulations**

Insurer: CMFG Life Insurance Company

Form Number(s): 2012-SPDAAMEND

I hereby certify that to the best of my knowledge and belief, the filing above meets all Applicable Arkansas requirements including the requirements of Rule and Regulations 19, 49 and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (replaced by Bulletin 15-2009) (Consumer Information Notice).



\_\_\_\_\_  
Signature of Company Officer

Stephen W. Koslow  
Name

SVP, Chief Ethics & Compliance Officer  
Title

October 26, 2012  
Date